Table 5: Fitted Logistic Regression Predicting Baseline Non-Response

Variable (N=7,134)	Coefficient (Std. Error)	Odds Ratio
Intercept	0.39 (0.05)	.
Male	-0.19 (0.05)	0.83
Race/Ethnicity		
(White or Black)	.	.
Hispanic or Other Minority	-0.24 (0.06)	0.78
Geography		
(Other States)	.	.
North Carolina	0.43 (0.06)	1.53
California	-0.74 (0.10)	0.48
Self-Help Loan Draw		
(Draw 1 or Draw 4)	.	.
Draw 2 or Draw 3	-0.23 (0.05)	0.79
Debt-to-income ratio		
(Debt-to-income ratio $<= 38\%$)	.	.
Debt-to-income ratio $> 38\%$	-0.31 (0.10)	0.73

NOTE: All coefficients are significant at the 1% level. This analysis excludes observations for which Self-Help data are not available.

states, possibly because the panel survey is orchestrated by the University of North Carolina. Similarly, eligibles in California were among the least likely to complete the survey. In addition, males and non-Black minority groups, as well as borrowers with very high debt-to-income ratios were also somewhat less likely than females, Whites and Blacks, and those with debt-to-income ratios below 38% to complete the baseline interview. Finally, those cases that were initially put into calling during the middle of the baseline data collection period (Draws 2 and 3) were less likely to complete the survey than those cases in Draws 1 and 4.

Using the propensity scores generated from this logistic regression, we created weights to correct for baseline non-response. Specifically, the weight for each baseline case is the inverse of its propensity score, for those cases for which the Self-Help data are available. For those 35 respondent cases for which Self-Help data are not available, we assign a weight of $\frac{89}{35}$, as there are 89 cases in the larger baseline sample of 7,223 eligibles for which Self-Help data